

Car Finance Market by Distribution Channel (Banks, OEMs, Credit Unions, and Others), Vehicle Age (New Vehicles and Used Vehicles), Application (Personal and Commercial), and Purpose (Loans and Lease): Global Opportunity Analysis and Industry Forecast, 2020–2027

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Abstracts

Car or automobile finance is a sum of money borrowed by consumers to purchase a car. It provides an option to buy vehicles upfront and pay later, in equated monthly installments. In addition, car finance depends on various factors such as income, credit score, and credit history of the borrower. Banks, original equipment manufacturers (captive finance), financial institution, and credit unions are some of the major distribution channel providing car finance solutions. Furthermore, a borrower can specifically apply for a car loan; however, consumers predominately prefer a personal loan for financing cars, which follows most of the same rules and procedures that apply to other loans.

Rise in multiple options for vehicle purchases and gaining advanced benefits from online car financing application systems are some of the major growth factors in the market. In addition, massive demand for model & branded cars are continue to rise as consumer trends & preferences toward car purchases have increased tremendously, which fuels the market growth. However, rise in debts from borrowers, instability in financial terms, and rise in alternative solutions to travel by car are some factors that limit the market growth.

On the contrary, car finance providers implement technologies and offer value added services to their customers. In addition, developing economies offer significant

opportunities for car finance providers to expand their business as customers from major emerging and developed economies prefer authorized financial institutions for car financing to avoid any risk factor or discrepancy in the transaction process. Furthermore, implementation of technologies such as artificial intelligence, business analytics, and blockchain are anticipated to help car finance providers improve quality of services and increase the level of customer satisfaction in upcoming years.

The car finance market is segmented on the basis of distribution channel, vehicles age, application, purpose, and region. In terms of distribution channel, it is segmented into banks, OEMs, credit unions, and others. On the basis of vehicle age, it is segmented into new vehicles and used vehicles. By application, it is segmented into personal vehicles and commercial vehicles. By purpose, it is bifurcated into loans and lease. Region wise, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the car finance market analysis Ally Financial Inc., Bank of America Corporation, Capital One, Daimler AG, Ford Motor Company, General Motors Financial Company, Inc., Hitachi Capital Corporation, JPMorgan Chase & Co., Toyota Financial Services, and Volkswagen Finance Private Limited. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

Key benefits for stakeholders

The study provides an in-depth analysis of the global car finance market along with the current & future trends to elucidate the imminent investment pockets.

Information about key drivers, restrains, and opportunities and their impact analysis on the market size is provided in the report.

Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.

The quantitative analysis of the global car finance market from 2020 to 2027 is provided to determine the market potential.

Key market segments

By Distribution Channel

Banks

OEMs

Credit Unions

Others

By Vehicle Age

New Vehicles

Used Vehicles

By Application

Personal

Commercial

By Purpose

Loans

Lease

By Region

North America

U.S.

Canada

Europe

Germany

UK

France

Italy

Spain

Russia

Rest of Europe

Asia-Pacific

China

Japan

India

Australia

South Korea

Indonesia

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

KEY MARKET PLAYERS

Ally Financial Inc.

Bank of America Corporation

Capital One

Daimler AG

Ford Motor Company

General Motors Financial Company, Inc.

Hitachi Capital Corporation

JPMorgan Chase & Co.

Toyota Financial Services

Volkswagen Finance Private Limited

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